

MAGNETIC STRIPE TIMING TRACK USED TO ELIMINATE OPTICAL ENCODER

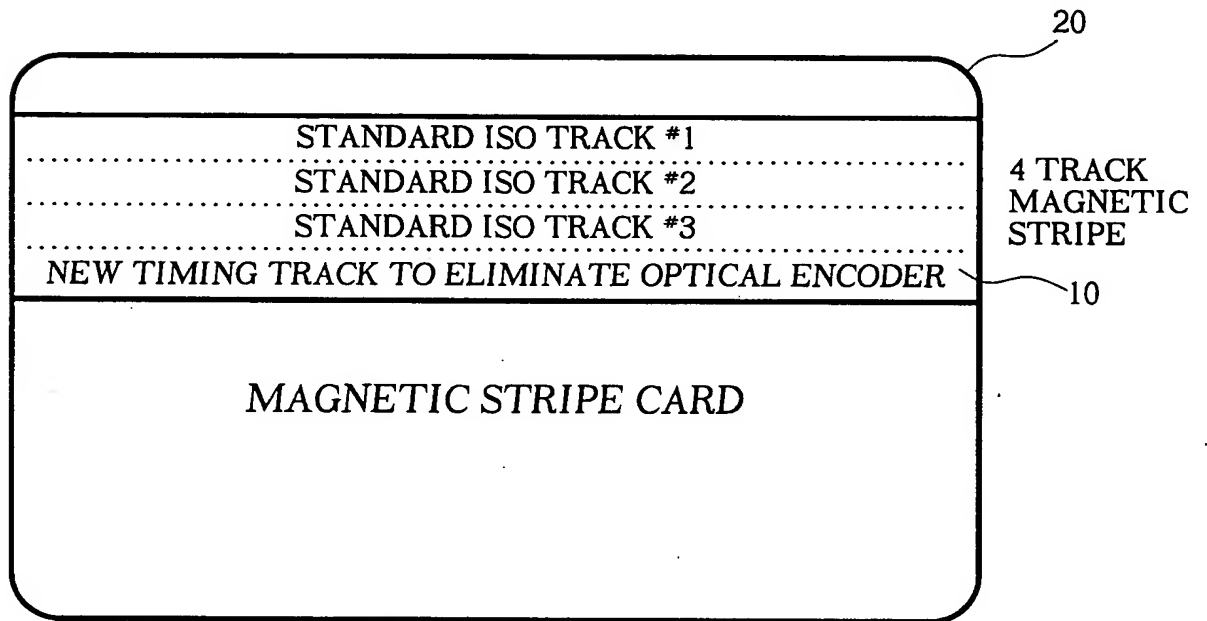


FIG. 1

▲ 0.223" ▼	RECORDING DENSITY (bits per inch)	CHARACTER CONFIGURATION (including parity bit)	INFORMATION CONTENT (including control characters)
0.110" TRACK 1 IATA	210 BPI	7 BITS PER CHARACTER	79 ALPHANUMERIC CHARACTERS
0.110" TRACK 2 ABA	75 BPI	5 BITS PER CHARACTER	40 NUMERIC CHARACTERS
0.110" TRACK 3 THRIFT	210 BPI	5 BITS PER CHARACTER	107 NUMERIC CHARACTERS

FIG. 2

76 ALPHA NUMERIC DATA CHARACTERS									
SS	FC	PAN	FS	NAME	FS	ADDITIONAL DATA	DISCRETIONARY DATA	ES	LRC
Primary Account No. (19 digits Max)		Name (26 alphanumeric characters Max)			NO. OF CHARACTERS		NO. OF CHARACTERS		
					Expiration Date (YYMM)		PKI		
					Service Code		PW OR Offset		
							CW or CVC		
							Same or all of the above fields may be found within the Discretionary data.		

FIG. 3

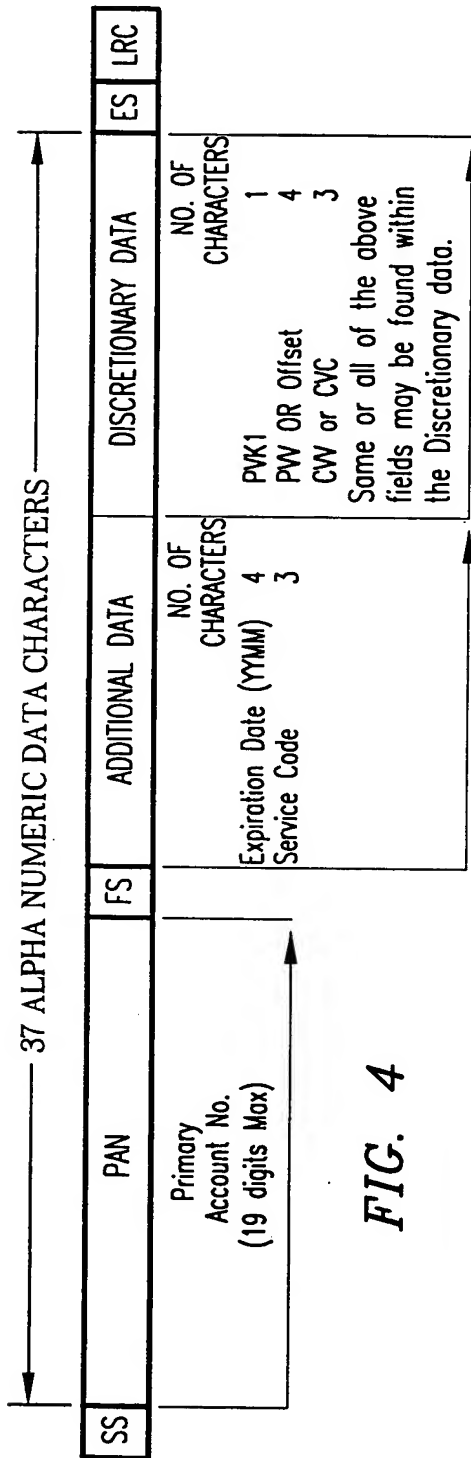


FIG. 4

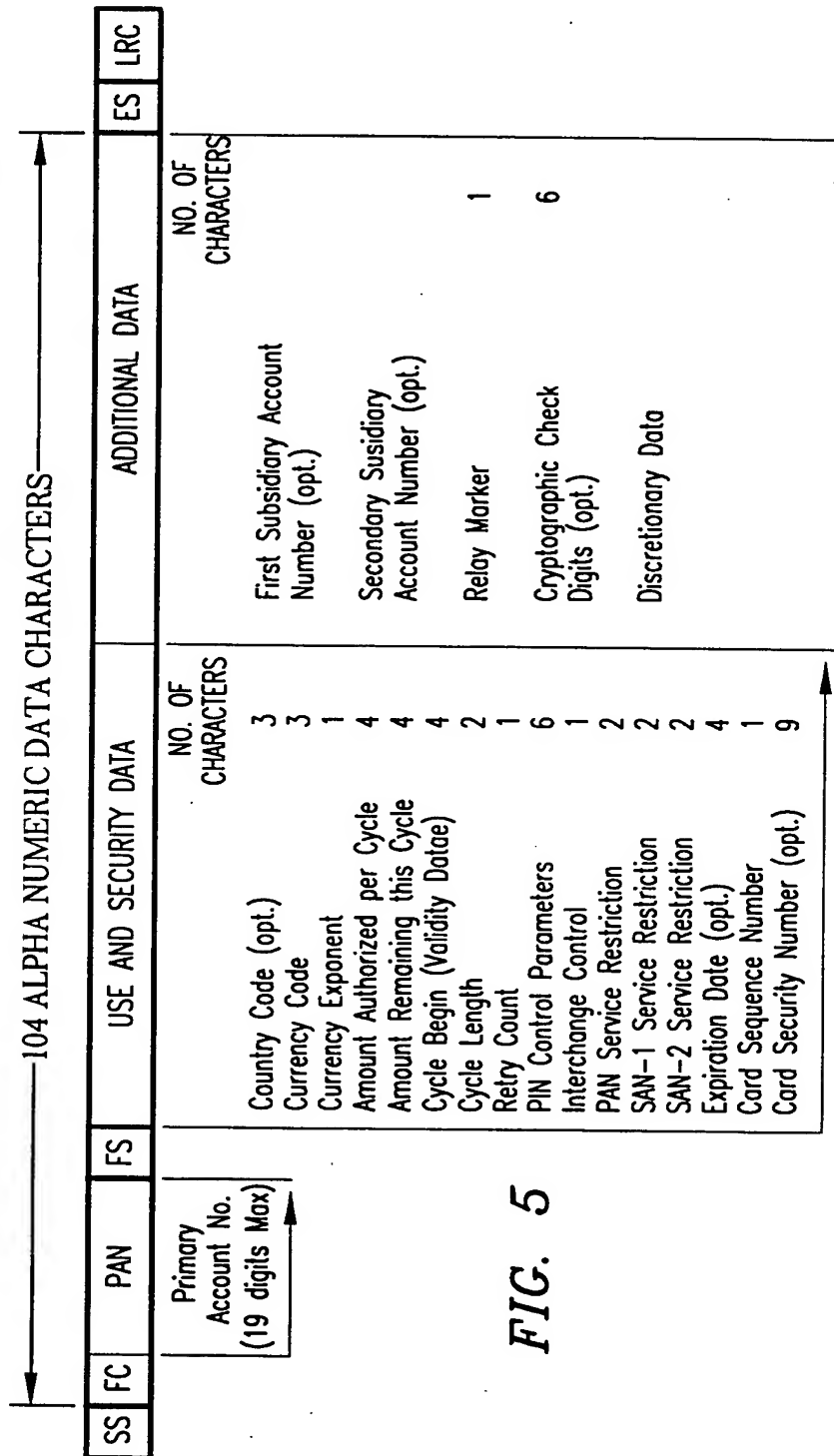


FIG. 5

FIG. 4

TRANSACTION FLOWCHART

